

Concept Note

World Consumer Rights Day and the Launch of The State of the Ghanaian Consumer Research 2025 Report

(Wed 19th March, 12:30 pm, Alisa Hotel North Ridge, Accra

Background

Consumer protection is a cornerstone of equitable socio-economic development, ensuring fairness, transparency, and market accountability. In Ghana, rapid economic growth, an expanding middle class, and increased digitalization have transformed consumer behavior and heightened the demand for accessible, reliable, and affordable services. However, the absence of a comprehensive Consumer Protection Law, coupled with fragmented regulatory frameworks, has left Ghanaian consumers vulnerable to poor service delivery, limited redress options, and inadequate awareness of their rights.

CUTS International Accra, a leading research and policy think tank dedicated to consumer welfare, competition policy, and economic development, has undertaken a nationwide study titled *The State of the Ghanaian Consumer 2025*. This report examines consumer experiences, awareness, and satisfaction across eight critical sectors: **telecommunications, road safety, e-commerce, banking and financial services, electricity, water, waste management, and aviation**. The study highlights the urgent need for systemic reforms to empower consumers and enhance their welfare, aligning with Ghana's inclusive growth and sustainable development goals.

Methodology/Objectives of the Research Report

Three primary objectives guided the State of the Ghanaian Consumer 2025 report:

- **1. Assess Consumer Awareness:** To evaluate Ghanaian consumers' awareness of their rights and responsibilities across the eight focus sectors.
- **2. Evaluate Protection Mechanisms:** To examine the effectiveness of existing legal frameworks, regulatory bodies, and redress processes in safeguarding consumer interests and ensuring fair market practices.
- **3. Link to Socio-Economic Development**: To explore how robust consumer protection can drive equitable economic growth and improve the quality of life in Ghana.

It was based on a mixed-methods approach involving a survey of 1,795 consumers, revealing significant consumer protection gaps across the eight aforementioned sectors.

The Goal of the Report Launch

The launch of this report aims to bring together policymakers, regulators, industry stakeholders, and consumer advocates to discuss its findings and recommendations and chart a path toward a stronger consumer protection ecosystem in Ghana.

Ultimately, it facilitates dialogue on the necessity of a Consumer Protection Law and other policy interventions and inspires collaborative action among stakeholders to address consumer challenges and enhance their welfare.

The discussion will center on the following findings of the report:

- Service Delivery Challenges,
- low awareness levels among consumers,
- weak redress systems, regulatory gaps,
- Sector-specific issues: high mobile money costs and fraud risks in telecommunications,
- unsafe roads and inadequate infrastructure in transport, and
- pollution affecting water quality is among the pressing concerns highlighted.

Significance of the Launch

The launch of *The State of the Ghanaian Consumer 2025* is timely, as the current administration is keen on ensuring the passage of the National Consumer Protection and Competition Law. With insights drawn from diverse regions and demographics, the report provides a roadmap for stakeholders to address systemic weaknesses and build a consumer-centric economy.

This initiative aligns with CUTS International Accra's mission to advocate for consumer empowerment and foster dialogue among government, industry, and civil society. By highlighting consumer voices and evidence-based recommendations, the launch aims to catalyze action towards the passage of a comprehensive Consumer Protection Act, strengthening regulatory oversight and enforcement and Enhancing consumer education and access to redress mechanisms.

Call to Action

The findings of *The State of the Ghanaian Consumer 2025* make a compelling case for immediate and collaborative efforts to safeguard consumer rights. We invite you to join us at the Alisa Hotel on March 19th, 2025, to engage with this critical discourse, contribute to

shaping consumer policy, and commit to actionable steps that prioritize the Ghanaian consumer. Together, we can reset the framework for consumer welfare, ensuring that every citizen enjoys the benefits of a fair, responsive, and inclusive marketplace.

Launch of Research Report on The State of the Ghanaian Consumer 2025

Date:	19th March, 2025
Time:	1:00 pm- 3:30 pm (Arrival/Registration starts at 12:30 pm. Live Transmission starts at 1:00pm)
Venue:	Alisa Hotel, North Ridge, Accra
Guest Speaker	Hon. Elizabeth Ofosu-Adjare, Minister: Trade, Agribusiness & Industry

For more inquiries regarding this event, please send an email to Shadrack (<u>sny@cuts.org</u>) call 0558045500 or 030 222 5652 or 026-510-4684 (Bridget)

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